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**FAX COVER LETTER**

April 20, 2004

TO: Examiner Pierre E. Elisca  
COMPANY: U.S. Patent and Trademark Office  
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FROM: Christopher R. Hilberg  
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RE: Serial No. 09/470,042  
Attorney Docket No. 60021-340001

COMMENTS: I hereby certify that this correspondence is being transmitted via facsimile to Examiner Pierre Elisca at the U.S. Patent and Trademark Office on April 20, 2004.

*Ann Pommier*

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Serial No 09/470,042  
In reply to Office Action mailed January 20, 2004  
Page 1 of 12

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Cheah Wee Leong

Ser. #: 09/470,042

Filed: December 22, 1999

For: AN ELECTRONIC MENU  
DOCUMENT CREATOR IN A  
VIRTUAL FINANCIAL  
ENVIRONMENT

Examiner: Elisca, Pierre E.

Art Unit: 3621

Atty. Docket #: 60021-340001  
(AND1P400)

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on April 20, 2004.

Ann Pommier  
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AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This paper is responsive to the final Office Action dated January 20, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of  
this paper.

Remarks/Arguments begin on page 9 of this paper.